

# Small Businesses and COVID-19: Relief and Assistance Resources

April 1, 2020

This CRS Insight presents selected websites and CRS products potentially relevant to small businesses that are directly affected by the Coronavirus Disease 2019 (COVID-19) pandemic and seeking economic relief and assistance.

For an analysis of the small business provisions in the [Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#), enacted on March 27, 2020, see CRS Report R46284, *COVID-19 Stimulus Assistance to Small Businesses: Issues and Policy Options*, by Robert Jay Dilger, Bruce R. Lindsay, and Sean Lowry. For a list of all CRS products related to COVID-19, see the CRS COVID-19 Resources page.

## Selected Resources

### Small Business Administration

The Small Business Administration's (SBA's) "Coronavirus (COVID-19)" resource page provides information on new assistance programs established by the CARES Act. Businesses may contact local SBA district offices with questions about when new assistance programs will become available.

SBA economic injury disaster loans are low-interest loans available to eligible small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, nonprofit organizations in declared disaster areas. See CRS Report R44412, *SBA Disaster Loan Program: Frequently Asked Questions*, by Bruce R. Lindsay, and CRS Insight IN11232, *SBA Economic Injury Disaster Loans for COVID-19*, by Bruce R. Lindsay.

SBA also continues to offer a number of nondisaster loans and grants for small businesses and organizations. For more information, contact local SBA affiliates:

- [SBA district offices](#)
- [Small Business Development Centers](#)
- [Other SBA-affiliated resource partners](#)

**Congressional Research Service**

<https://crsreports.congress.gov>

IN11301

For summaries of non-disaster SBA assistance programs, see CRS Report RL33243, *Small Business Administration: A Primer on Programs and Funding*, by Robert Jay Dilger and Sean Lowry.

### **Department of Agriculture, Rural Development Business Programs**

The Department of Agriculture's (USDA's) [Rural Development Business programs](#) provide financial and technical assistance to qualified rural businesses; see CRS Report RL31837, *An Overview of USDA Rural Development Programs*, by Tadlock Cowan. USDA has also announced measures to assist businesses affected by COVID-19.

### **Department of Housing and Urban Development**

The Community Development Block Grant (CDBG) is a flexible program that provides funds to address a wide range of community development needs, principally for low- and moderate-income persons. In response to the COVID-19 pandemic, some U.S. localities have announced efforts to support small businesses with existing CDBG funds, and HUD has issued a guide for infectious disease response; see CRS Insight IN11277, *Responding to the COVID-19 Outbreak with Community Development Block Grant (CDBG) Authorities*, by Michael H. Cecire and Joseph V. Jaroscak. For more information on eligible activities, see HUD's "CDBG Infectious Disease Response" webpage or contact [local or state CDBG administrators](#).

### **Department of Labor**

The U.S. Department of Labor has [resources to help employers and workers prepare for and respond to COVID-19](#), including information on workplace safety; wages, hours, and leave; unemployment insurance; and other topics.

### **Department of the Treasury, Community Development Financial Institution Fund**

The Treasury's Community Development Financial Institutions Fund supports organizations that provide loans to businesses, homebuyers, community developers, and investors in distressed areas; see CRS Report R42770, *Community Development Financial Institutions (CDFI) Fund: Programs and Policy Issues*, by Sean Lowry.

### **Federal Government Contracting Opportunities**

Incumbent and potential contractors may access federal agencies' solicitations on the [beta version of the System for Award Management](#). For example, the [Biomedical Advanced Research and Development Authority](#) (part of the Department of Health and Human Services) issued [a solicitation for advanced development and licensing](#) of COVID-19 diagnostics, vaccines, or medicines. Although some solicitations might include the term "COVID-19," contracting opportunities related to the coronavirus outbreak may not necessarily include this term or related terms.

Small businesses may find information about the federal procurement process in the SBA's [contracting guide](#). See, also, CRS Report RS22536, *Overview of the Federal Procurement Process and Resources*, by L. Elaine Halchin, and CRS Legal Sidebar LSB10428, *COVID-19 and Federal Procurement Contracts*, by David H. Carpenter.

### **The Federal Reserve System**

The [Main Street Business Lending Program](#), a new initiative announced by the Federal Reserve, will reportedly support eligible small and medium-sized businesses.

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## Internal Revenue Service

The Internal Revenue Service provides updated information on tax relief for individuals and businesses affected by COVID-19, including news releases and frequently asked questions, on its [Coronavirus Tax Relief](#) page; also, see CRS Report R46279, *The Coronavirus Aid, Relief, and Economic Security (CARES) Act—Tax Relief for Individuals and Businesses*, coordinated by Molly F. Sherlock.

## Minority Business Development Agency

The Department of Commerce’s [Minority Business Development Agency](#) (MBDA) is the lead federal agency dedicated to supporting the development and expansion of the minority business community. Through a network of local business development centers, the MBDA carries out this mission by providing a variety of business assistance services to [minority-controlled business enterprises](#) of all sizes. Local [Minority Business Development Centers](#) are available in a number of communities.

## National Institute of Standards and Technology, Manufacturing Extension Partnership

The National Institute of Standards and Technology’s Manufacturing Extension Partnership is a [national network of centers](#) that provide custom services to small and medium-sized manufacturers to improve production processes, upgrade capabilities, and facilitate product innovation. For more information, see CRS Report R44308, *The Manufacturing Extension Partnership Program*, by John F. Sargent Jr.

## State, Local, and Private Resources

State and local economic development or commerce agencies may provide assistance to new and established businesses. Many [city and state governments](#) are offering COVID-19 business relief in the form of loans, grants, or tax-deferral programs.

Although [foundations do not typically award grants to businesses](#), some private [grantmakers](#) or [local community foundations](#) may also be possible resources in light of COVID-19.

## USA.gov

USA.gov lists a growing number of [resources on the federal government response to COVID-19](#). See the “Businesses” section for links to the Department of the Treasury, Export-Import Bank, Farm Credit Administration, and other federal agencies.

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